

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF OKLAHOMA**

In Re:)	
Kevin M. Gildea and)	
Lisa A. Gildea)	Case No. 14-81484
)	
)	(Chapter 13)
20556 E. 47th St. S.)	
Broken Arrow, OK 74014)	
)	
Debtors.)	

**SECOND AMENDED PLAN AND SUMMARY
NOTICE OF INCORPORATION OF TERMS OF ORIGINAL PLAN**

Comes now the Debtors and files their Second Amended Plan and Summary, and Notice of Incorporation of Terms of Original Plan.

1. The Debtors have attached hereto their Amended Plan and Summary which provides for a term of 60 months.
2. All terms contained in the Original Plan filed on December 18, 2014 (except the Summary of Plan) are incorporated by reference.
3. Pursuant to 11 U.S.C. 1323(b) the modifications contained in the Amended Plan and Summary attached hereto and the terms of the Original Plan (except the Summary) as incorporated herein become the plan.
4. The secured claims have not been affected.
5. The distribution of unsecured creditors did not change due to the modifications.

Date: 1/29/2015

/s/ Anna Hanson

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**AN AMENDED SUMMARY
IS ATTACHED HERETO**

Summary of Plan

Use for Original and Amended Plans

Debtor(s): Kevin Gildea and Lisa Gildea

Case No. 14-81484

Dated: 1/29/2015

Class	Description of Collateral	Creditor	Amount of Secured Claim	Acct. No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor	Total Mos Paid	Total Amt. Paid by Trustee
I.A.	2013 Ford Taurus	Ford Motor Credit	\$ 30,001.06	7437	0.0000%	2	60	\$508.49	Trustee	59	\$30,001.06
I.A.	2010 Ford Fusion	Santander Consumer USA	\$11,850	1000	7.0000%	2	60	\$240.74	Trustee	59	\$14,203.92
I.A.	2000 Volkswagon Beetle	World Finance Corporation	\$ 1,376.00	9670	7.0000%	2	13	\$120.45	Trustee	12	\$1,445.40
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
II.A.	Mortgage on real property	Nationstar Mortgage, LLC	\$228,402.00	4577		3	60	\$1,552.00	Trustee	58	\$90,016.00
II.B.	Pre-petition arrears	Nationstar Mortgage, LLC	\$ 8,116.52	4577		3	60	\$139.94	Trustee	58	\$8,116.52
II.B.	Post-petition arrears	Nationstar Mortgage, LLC	\$ 3,104.00	4577		3	60	\$53.52	Trustee	58	\$3,104.00
II.A.	Post-petition payment (already paid directly to Nationstar by debtors 1/1/15)								Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
I.B.									Trustee	1	\$0.00
III.A.									Trustee	1	\$0.00
III.B.									Trustee	1	\$0.00
III.C.									Trustee	1	\$0.00
IV.A.	Attorney Fees	Hanson & Hanson Law Firm, PLLC							Trustee		\$1,310.00
IV.B.	Taxes								Trustee		
IV.B.	Taxes								Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
Total											\$148,196.90

Class V Executory Contracts:

There are no other executory contracts.

Applicable Commitment Period

Plan Term

Beg End Mo Pmt # Mos Amt. Paid

60	60	1	1	\$820.00	Debtor	1	\$820.00
		2	2	\$1,640.00	Debtor	1	\$1,640.00
		3	60	\$3,565.00	Debtor	58	\$206,770.00
					Debtor	1	\$0.00
TOTAL AMOUNT PAID INTO PLAN							\$209,230.00
Trustee Fee (10%)							\$20,923.00
Total paid to Class I, II, III, IV.A and IV.B. creditors above							\$148,196.90
Amount to be paid to Class IV.C. Unsecured Claims:							\$40,090.80
Amount by which plan is not feasible (If positive then plan is feasible).							\$19.30

*If amount paid to Class IV.C. claims (non-priority unsecured creditors) is zero then actual percent is zero.

ABOVE MEDIAN DISPOSABLE INCOME CALCULATION:

Monthly Net Disposable Income: (Form 22C, L. 59)

Disposable Income to Unsecured Creditors Amount (DITUC):

\$668.18
\$40,090.80

Amount available to all Creditors under Chapter 7:

Total Priority Claims:

\$0.00

Chapter 7 Test Amount:

\$0.00

Greater of Below Median DITUC or Chapter 7 Test Amount:

\$0.00

Greater of Above Median DITUC or Chapter 7 Test Amount:

\$40,090.80

Amount proposed to Pay to Class IV.C. Claims (In Re Lanning):

\$0.00

(Must be more than Greater of DITUC or CH 7 Test)

Amount to Class IV.C. Claims:

\$40,090.80

Estimated Payment to Unsecured Creditors:

Class IV.C. Claims per Sch. F \$78,835
Claims Relegated to Class IV.C. \$0
Total Class IV.C. (Non-Priority Unsecured) Claims \$78,835
Required Amount to Class IV.C. Claims \$40,090.80
Estimated Percentage to Class IV.C. Claims: 50.85%

BELOW MEDIAN DISPOSABLE INCOME CALCULATION:

Amount paid in months 1 to 36 by Debtor: \$123,670.00
Less Trustee Fee: \$12,367.00
Less payments to Creditors: \$148,196.90
Net to Class IV.C Claims: \$0.00

Class	Desc. of Collateral	Creditor	Location
I.C.			
I.C.			
I.C.			
I.C.			
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment

Creditor

Comments: